

# **Business *FIRST***

*News and Resources  
from First Financial*

**1 First Financial**  
FEDERAL CREDIT UNION

## **Summer Greetings!**

Welcome to the summer edition of First Financial's Business First quarterly newsletter. We hope you are enjoying the warmer days and are on track with your business needs. We encourage you to take some time for a financial check-up with us this summer, and if you have any questions – reach out to us by emailing [\*\*business@firstffcu.com\*\*](mailto:business@firstffcu.com) anytime or give us a call at [\*\*732.312.1500\*\*](tel:732.312.1500).

At First Financial, we love working with local businesses and community members. We are happy to showcase how our products and services help our members daily.



Meet **Susan West Hebert**, one of our valued Freehold/Howell members. Watch our **video interview** to learn why she has enjoyed being a member over the years, and how she feels respected and treated with dignity. We're proud to contribute to Susan's member experience, and happy to have her as a long-time member.

If you would like to be featured in an upcoming Business Member Spotlight, please contact **business@firstffcu.com**.

We thank you for your continued support, and for always Thinking First. We wish you a fantastic end to the summer season!



## PREMIUM BUSINESS CHECKING ACCOUNT

If you have an active small business that can maintain a \$10,000 minimum balance, our **Premium Business Checking** may be the right fit for you. You'll enjoy 500 transactions per month on us, free overdraft protection, access to online and mobile banking, \$50 toward your initial check order, and more.\*

Email us at **business@firstffcu.com** or call **732.312.1500** to find out more information.

**Learn More**



Have you secured the future of your business? Whether you're passing it on to the next generation or preparing for an eventual sale, having a succession plan in place offers a variety of benefits. Let's explore what you need to know to make the right decisions for the future of your business.

[Continue Reading](#)



**WITH HELP FROM SBA, WOMEN ENTREPRENEURS  
ARE ACCELERATING THE SMALL BUSINESS BOOM**

There's no denying the numbers: Women entrepreneurs are major contributors to [America's small business boom](#). In fact, from 2019 to 2023 - the growth rate of women-owned businesses outpaced the growth rate of men-owned businesses by 94%. However, women-owned firms still only account for roughly [38% of all small businesses](#).

This Women's Equality Day - August 26th, the pursuit of a better marketplace for all continues. The SBA supports budding and seasoned women entrepreneurs alike, with the below resources and programs.

[Learn More](#)



Managing finances is pivotal for the growth and sustainability of your business. Here are some tips to help you lay a strong financial foundation for your business with support from us here at First Financial, of course!

[Keep Reading](#)



Tuesday, August 20 – [Transitions to Retirement Virtual Seminar](#), 6pm

Monday, September 2 - All locations will be closed in observance of Labor Day

Tuesday, September 3 – [401k Rollover Planning Virtual Seminar](#), 6pm

Tuesday, September 10 – [Rethinking Diversification Virtual Seminar](#), 6pm

Monday, October 14 - All locations will be closed in observance of Columbus/ Indigenous People's Day

Sign up for our new [seminar text alert program](#) - we'll send you updates on future seminars and you can register right from your mobile phone!

*\*If you do not receive an automated confirmation message after enrolling, please text "Yes" to (201) 808-1038*



View our [current operating hours](#) on our website. To set up an appointment at your local branch, please call [732.312.1500](tel:732.312.1500).

Be sure to check out our [website](#) and social media channels for the latest updates on our hours of operation.

[firstffcu.com](http://firstffcu.com)  
[business@firstffcu.com](mailto:business@firstffcu.com)  
(732) 312-1500 | Local Callers  
(866) 750-0100 | Out of Area



DISCLOSURES:

*\*You will be charged a \$15 Transfer of Overdraft from Savings fee each time there are insufficient funds in your checking account and funds are transferred from your savings account to cover clearing transactions. A First Financial membership is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account. Other terms & conditions may apply, see credit union for details.*



You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.

